

Information to identify the case:

Debtor 1	Michael Polemis First Name Middle Name Last Name	Social Security number or ITIN xxx-xx-2319
Debtor 2	Irene Polemis (Spouse, if filing) First Name Middle Name Last Name	EIN ----- Social Security number or ITIN xxx-xx-4154 EIN -----
United States Bankruptcy Court District of New Jersey		
Case number: 16-25982-SLM		

Order of Discharge

12/15

IT IS ORDERED: A discharge under 11 U.S.C. § 727 is granted to:

Michael Polemis
dba Blue Moon Design Studio LLC

Irene Polemis

11/23/16

By the court: Stacey L. Meisel
United States Bankruptcy Judge

Explanation of Bankruptcy Discharge in a Chapter 7 Case

This order does not close or dismiss the case, and it does not determine how much money, if any, the trustee will pay creditors.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily or from paying reaffirmed debts according to the reaffirmation agreement. 11 U.S.C. § 524(c), (f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts owed before the debtors' bankruptcy case was filed.

Also, if this case began under a different chapter of the Bankruptcy Code and was later converted to chapter 7, debts owed before the conversion are discharged.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

For more information, see page 2 >

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for most taxes;
- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts for certain types of loans owed to pension, profit sharing, stock bonus, or retirement plans; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

Also, debts covered by a valid reaffirmation agreement are not discharged.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of the bankruptcy discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.

Certificate of Notice Page 3 of 4
United States Bankruptcy Court
District of New Jersey

In re:
Michael Polemis
Irene Polemis
Debtors

Case No. 16-25982-SLM
Chapter 7

CERTIFICATE OF NOTICE

District/off: 0312-2

User: admin
Form ID: 318

Page 1 of 2
Total Noticed: 39

Date Rcvd: Nov 23, 2016

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Nov 25, 2016.

db/jdb	+Michael Polemis, Irene Polemis, 40 Hawthorne Terrace, Closter, NJ 07624-1050
516349051	Bank of America Home Loans, PO Box 31785, Tampa, FL 33631-3785
516349053	+Christopher Odogbili, Jr., Esq., Pressler & Pressler, 7 Entin Road, Parsippany, NJ 07054-5020
516349062	+FIA Card Services (Fidelity Investments), PO Box 982335, El Paso, TX 79998-2332
516349064	Hayt, Hayt & Landau, Two Industrial Way West, PO Box 500, Eatontown, NJ 07724-0500
516349065	+JH Portfolio Debt Equities, 5757 Phantom Dr., Suite 225, Hazelwood, MO 63042-2429
516349066	+John Lignos, 60 Forest St., Closter, NJ 07624-1658
516349069	+Midland Funding LLC, 2365 Northside Dr, Suite 300, San Diego, CA 92108-2709
516349070	+Midland Funding, LLC, 1037 Raymond Blvd, Suite 710, Newark, NJ 07102-5427
516349072	+Panteris & Panteris, 333 Sylvan Ave., Suite 201, Englewood Cliffs, NJ 07632-2732
516349075	+Pressler & Pressler, 7 Entin Road, Parsippany, NJ 07054-5020
516349076	+Selip & Stylianou, PO Box 9004, Woodbury, NY 11797-9004
516349077	Sunrise Credit Services, Inc., 260 Airport Plaza, PO Box 9100, Farmingdale, NY 11735-9100
516349078	The Children's Place, PO Box 6403, Sioux Falls, SD 57117-6403
516349081	+US Bank (Gymboree VISA), Bankruptcy Dept., PO Box 108, Saint Louis, MO 63166-0108

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

smg	E-mail/Text: usanj.njbankr@usdoj.gov Nov 23 2016 22:53:45 U.S. Attorney, 970 Broad St., Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534
smg	+E-mail/Text: ustpregion03.ne.ecf@usdoj.gov Nov 23 2016 22:53:41 United States Trustee, Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100, Newark, NJ 07102-5235
516349047	EDI: CITICORP.COM Nov 23 2016 22:38:00 AT&T Universal Card, PO Box 6500, Sioux Falls, SD 57117-6500
516349046	EDI: AMEREXPR.COM Nov 23 2016 22:38:00 American Express, Customer Service, P.O. Box 981535, El Paso, TX 79998-1535
516349048	EDI: BANKAMER.COM Nov 23 2016 22:38:00 Bank of Ameirca, PO Box 982234, El Paso, TX 79998
516349049	EDI: BANKAMER.COM Nov 23 2016 22:38:00 Bank of America, PO Box 982235, El Paso, TX 79998-2235
516349050	+EDI: BANKAMER.COM Nov 23 2016 22:38:00 Bank of America, PO Box 21848, Greensboro, NC 27420-1848
516349052	EDI: CHASE.COM Nov 23 2016 22:43:00 Chase, Cardmember Services, P. O. Box 15153, Wilmington, DE 19886-5153
516349054	+EDI: CITICORP.COM Nov 23 2016 22:38:00 Citi Cards, PO Box 6062, Sioux Falls, SD 57117-6062
516349055	EDI: WFNNB.COM Nov 23 2016 22:38:00 Comenity Bank, Customer Service, PO Box 182273, Columbus, OH 43218-2273
516349056	EDI: WFNNB.COM Nov 23 2016 22:38:00 Comenity Bank (Dress Barn), Bankruptcy Dept., PO Box 182125, Columbus, OH 43218-2125
516349057	+EDI: WFNNB.COM Nov 23 2016 22:38:00 Comenity Bank (Talbots), PO Box 182273, Columbus, OH 43218-2273
516349058	EDI: WFNNB.COM Nov 23 2016 22:38:00 Comenity Bank (The Loft), Bankruptcy Dept., PO Box 182125, Columbus, OH 43218-2125
516349059	EDI: WFNNB.COM Nov 23 2016 22:38:00 Comenity Bank (Victoria's Secret), Bankruptcy Dept., PO Box 182125, Columbus, OH 43218-2125
516349060	EDI: DISCOVER.COM Nov 23 2016 22:38:00 Discover, PO Box 30943, Salt Lake City, UT 84130
516349061	EDI: WFNNB.COM Nov 23 2016 22:38:00 Dress Barn, Customer Service, PO Box 182273, Columbus, OH 43218-2273
516349063	+EDI: RMSC.COM Nov 23 2016 22:38:00 GE Capital Retail Bank (The Gap), Bankruptcy Dept., PO Box 103104, Roswell, GA 30076-9104
516349068	+EDI: TSYS2.COM Nov 23 2016 22:38:00 Macy's, Bankruptcy Dept., PO Box 8053, Mason, OH 45040-8053
516349067	+EDI: TSYS2.COM Nov 23 2016 22:38:00 Macy's, Bankruptcy Processing, PO Box 8053, Mason, OH 45040-8053
516349071	EDI: RMSC.COM Nov 23 2016 22:38:00 Old Navy, PO Box 965004, Orlando, FL 32896-5004
516349073	EDI: PRA.COM Nov 23 2016 22:38:00 Portfolio Recovery, 120 Corporate Blvd., Suite 1, Norfolk, VA 23502
516349074	EDI: PRA.COM Nov 23 2016 22:38:00 Portfolio Recovery Associates, LLC, PO Box 12914, Norfolk, VA 23531
516349079	+EDI: PRA.COM Nov 23 2016 22:38:00 Toys R Us, c/o Portfolio Recovery, PO Box 12914, Norfolk, VA 23541-0914
516349080	EDI: USBANKARS.COM Nov 23 2016 22:38:00 US Bank, Cardmember Services, PO Box 6335, Fargo, ND 58125-6335

TOTAL: 24

***** BYPASSED RECIPIENTS *****

NONE.

TOTAL: 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
USPS regulations require that automation-compatible mail display the correct ZIP.

District/off: 0312-2

User: admin
Form ID: 318

Page 2 of 2
Total Noticed: 39

Date Rcvd: Nov 23, 2016

***** BYPASSED RECIPIENTS (continued) *****

Transmission times for electronic delivery are Eastern Time zone.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Nov 25, 2016

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on November 23, 2016 at the address(es) listed below:

Denise E. Carlon on behalf of Creditor DEUTSCHE BANK NATIONAL TRUST COMPANY, AS TRUSTEE UNDER THE POOLING AND SERVICING AGREEMENT RELATING TO IMPAC SECURED ASSETS CORP., MORTGAGE PASS-THROUGH CERTIFICATES, SERIES 2006-4 dcarlon@kmllawgroup.com, bkgroup@kmllawgroup.com
Nicholas J. Delzotti on behalf of Trustee Nicholas J. Delzotti nick9151@aol.com, NJ58@ecfcbis.com
Nicholas J. Delzotti nick9151@aol.com, NJ58@ecfcbis.com
Steven Z Jurista on behalf of Debtor Michael Polemis sjurista@wjslaw.com, ldenson@wjslaw.com;sjurista@ecf.inforuptcy.com;ldenson@ecf.inforuptcy.com
Steven Z Jurista on behalf of Joint Debtor Irene Polemis sjurista@wjslaw.com, ldenson@wjslaw.com;sjurista@ecf.inforuptcy.com;ldenson@ecf.inforuptcy.com

TOTAL: 5